

Certificate Number: 12433-PAE-DE-028548874

Bankruptcy Case Number: 16-17350



12433-PAE-DE-028548874

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 29, 2016, at 5:45 o'clock PM EST, Jeffrey D. Nikoleyczik completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 29, 2016 By: /s/Laura Gannon

Name: Laura Gannon

Title: Teacher